

**Fill in this information to identify the case:**

Debtor 1 ALICIA J BENECKE

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 22-12068-pmm

**Official Form 410S1**

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 10

Last four digits of any number you 2462  
use to identify the debtor's account:

Date of payment change: 10/01/2023

Must be at least 21 days after date of  
this notice

New total payment: \$1,889.47  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 486.28 New escrow payment: \$ 484.51

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor1 ALICIA J BENECKE  
First Name Middle Name

Last Name

Case number (if known) 22-12068-pmm

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Andrew Spivack  
Signature

Date 09/08/2023

**Print:** Andrew Spivack (84439)  
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.  
Number Street

Winston-Salem, NC 27103  
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Philadelphia Division*

IN RE:

ALICIA J BENECKE

Case No. 22-12068-pmm

Chapter 13

Freedom Mortgage Corporation,

Movant

vs.

ALICIA J BENECKE ,  
Debtor

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice of Mortgage Payment Change has been electronically served or mailed, postage prepaid on this day to the following:

Via Electronic Notice:

MICHAEL SCHWARTZ, Debtor's Attorney  
Law Office of Michael Schwartz  
707 LAKESIDE OFFICE PARK  
SOUTHAMPTON, PA 18966

Kenneth E West, Bankruptcy Trustee  
Office of the Chapter 13 Standing Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

Office of the U.S. Trustee, US Trustee  
Robert N.C. Nix Federal Building  
900 Market Street, Suite 320  
Philadelphia, PA 19107

Via First Class Mail:

ALICIA J BENECKE  
1771 EVERLY WAY  
QUAKERTOWN, PA 18951

Date: September 8, 2023

/s/Andrew Spivack

Andrew Spivack, PA Bar No. 84439

Matthew Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

Ryan Starks, PA Bar No. 330002

Jay Jones, PA Bar No. 86657

Attorney for Creditor

BROCK & SCOTT, PLLC

3825 Forrestgate Drive  
Winston Salem, NC 27103  
Telephone: (844) 856-6646  
Facsimile: (704) 369-0760  
E-Mail: PABKR@brockandscott.com



PO BOX 50428  
INDIANAPOLIS, IN 46250-0401

## Escrow Account Disclosure Statement

## Account Information

Loan Number: [REDACTED]  
Property Address: 1771 EVERLY WAY  
QUAKERTOWN PA 18951

Statement Date: 08/18/2023  
Current Payment Amount: \$1,891.24

**New Payment Amount: \$1,889.47**  
**New Payment Effective Date: 10/01/2023**

ALICIA J BENECKE  
GINA L WELTZIN  
1771 EVERLY WAY  
QUAKERTOWN PA 18951-6001

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowner's insurance, real estate taxes and mortgage insurance, if applicable.

However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent escrow analysis, you have a surplus of \$19.71 in your escrow account. Federal law requires that any surplus of \$50.00 or more be returned to the borrower within 30 days from the date of analysis.

However, because your surplus is less than \$50.00, the funds will be retained and credited against future escrow payments.

Projected Minimum Balance	\$992.01
- Required Minimum Balance	\$972.30
Surplus	\$19.71

The required minimum balance (also known as the escrow cushion) is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

PART

1

## Your Mortgage Payment

Payment information beginning with your 10/01/2023 payment

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest:	\$1,404.96	\$1,404.96
Escrow Payment:	\$486.28	\$486.15
Surplus Reduction:	\$0.00	(\$1.64)
<b>Total Payment:</b>	<b>\$1,891.24</b>	<b>\$1,889.47</b>

**PART**  
**2**

## Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

### Previous Year's Projections (Estimated)

### Actual Activity

Date	Paid In	Paid Out	Description	Balance	Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	<b>\$972.57</b>				Beginning Balance	<b>\$412.60</b>
Sep 2022	\$486.28	\$0.00		\$1,458.85	Sep 2022	\$968.16	\$0.00		\$1,380.76
Oct 2022	\$486.28	\$0.00		\$1,945.13	Oct 2022	\$486.28	\$0.00		\$1,867.04
Nov 2022	\$486.28	\$0.00		\$2,431.41	Nov 2022	\$486.28	\$0.00		\$2,353.32
Dec 2022	\$486.28	\$0.00		\$2,917.69	Dec 2022	\$486.28	\$0.00		\$2,839.60
Jan 2023	\$486.28	\$0.00		\$3,403.97	Jan 2023	\$486.28	\$0.00		\$3,325.88
Feb 2023	\$486.28	\$0.00		\$3,890.25	Feb 2023	\$486.28	\$0.00		\$3,812.16
Mar 2023	\$486.28	\$0.00		\$4,376.53	Mar 2023	\$486.28	\$937.67 *		\$3,360.77
Apr 2023	\$486.28	\$962.00	HOMEOWNERS	\$3,900.81	Apr 2023	\$486.28	\$732.13 *		\$3,114.92
Apr 2023	\$0.00	\$732.13	TOWNSHIP TAX	\$3,168.68	Apr 2023	\$0.00	\$0.00		\$3,114.92
May 2023	\$486.28	\$0.00		\$3,654.96	May 2023	\$486.28	\$0.00		\$3,601.20
Jun 2023	\$486.28	\$0.00		\$4,141.24	Jun 2023	\$0.00	\$0.00		\$3,601.20
Jul 2023	\$486.28	\$0.00		\$4,627.52	Jul 2023	\$1,046.25	\$0.00		\$4,647.45
Aug 2023	\$486.28	\$4,141.24	SCHOOL/ISD TAX	\$972.56	Aug 2023	\$486.28	\$4,141.76 *		\$991.97
<b>Total</b>	<b>\$5,835.36</b>	<b>\$5,835.37</b>			<b>Total</b>	<b>\$6,390.93</b>	<b>\$5,811.56</b>		

An asterisk (\*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (\*\*) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on escrow which is not estimated.





PO BOX 50428  
INDIANAPOLIS, IN 46250-0401

## Escrow Account Disclosure Statement

## Account Information

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Loan Number:

Property Address:

1771 EVERLY WAY

QUAKERTOWN PA 18951

Statement Date:

08/18/2023

Current Payment Amount:

\$1,891.24

New Payment Amount:

\$1,889.47

New Payment Effective Date:

10/01/2023

PART

3

## Expected Escrow Payments over the next 12 Months

HOMEOWNERS	\$960.00
SCHOOL/SD TAX	\$4,141.76
TOWNSHIP TAX	\$732.13
<b>Total Disbursements</b>	<b>\$5,833.89</b>

Freedom expects to pay \$5,833.89 over the next 12 months.

Here's how to calculate your new monthly escrow payment:

Total Disbursements:	\$5,833.89
÷ 12 Months:	12

**New Monthly Escrow Payment \$486.15**

## Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
			Beginning Balance	\$1,478.25	\$1,458.54
Oct 2023	\$486.15	\$0.00		\$1,964.40	\$1,944.69
Nov 2023	\$486.15	\$0.00		\$2,450.55	\$2,430.84
Dec 2023	\$486.15	\$0.00		\$2,936.70	\$2,916.99
Jan 2024	\$486.15	\$0.00		\$3,422.85	\$3,403.14
Feb 2024	\$486.15	\$0.00		\$3,909.00	\$3,889.29
Mar 2024	\$486.15	\$0.00		\$4,395.15	\$4,375.44
Apr 2024	\$486.15	\$960.00	HOMEOWNERS	\$3,921.30	\$3,901.59
Apr 2024	\$0.00	\$732.13	TOWNSHIP TAX	\$3,189.17	\$3,169.46
May 2024	\$486.15	\$0.00		\$3,675.32	\$3,655.61
Jun 2024	\$486.15	\$0.00		\$4,161.47	\$4,141.76
Jul 2024	\$486.15	\$0.00		\$4,647.62	\$4,627.91
Aug 2024	\$486.15	\$4,141.76	SCHOOL/SD TAX	\$992.01	\$972.30 *
Sep 2024	\$486.15	\$0.00		\$1,478.16	\$1,458.45
	\$5,833.80	\$5,833.89			

The required minimum balance, as indicated by the asterisk (\*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

## What This Means to You

Your escrow balance is more than the amount needed in your account. The resulting surplus is \$19.71. Federal law requires that any surplus of \$50.00 or more be returned to you within 30 days from the date of analysis.

However, because your surplus is less than \$50.00, the funds will be retained and credited against future escrow payments.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? Or, you can if you have automatic bill pay through your bank, you'll need to contact them.

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**IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.**